

# **COBRA Information**

## **What is COBRA?**

COBRA is a continuation of the medical and dental insurance when coverage would otherwise end because of a “qualifying event”.

### **Qualifying Events That Allow a Maximum of 18 Months (Experienced by the Employee)**

- 1) Termination of Employment
- 2) Reduction in Work Hours

### **Qualifying Events That Allow a Maximum of 36 Months (Experienced by a covered Dependent)**

- 1) Death of the Employee
- 2) Divorce or legal separation
- 3) Loss of Dependent Status

## **How do I sign up?**

Once the Benefits Department has been notified by HR for an employee's termination, or by the employee for a dependent issue, the Benefits Department will notify Consociates. Consociates will mail the COBRA Election Form to your home. **Fill out the Election Form and return it to the Benefits Department to the attention of Laurie Gulan.**

## **How much does it cost?** Rates for 1/1/2010 to 12/31/2010

	<u>Deductible Plan</u>	<u>Copay Plan</u>	<u>Dental</u>
Single:	\$679.80	\$474.22	\$30.94
Spousal:	\$779.80	\$574.22	N/A
2 Party:	\$1427.57	\$995.87	\$95.91
Spousal:	\$1529.57	\$1097.87	N/A
Family:	\$2107.35	\$1470.11	\$95.91
Spousal:	\$2209.35	\$1572.11	N/A

**For further information, contact Laurie Gulan in the Benefits Department** at 615-591-8506 or by e-mail at [laurieg@williamson-tn.org](mailto:laurieg@williamson-tn.org) or [laurieg1@wcs.edu](mailto:laurieg1@wcs.edu) .